og 0: 7004 g

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):

Bent et al.

Serial No.:

10/092,279

For:

SYSTEMS AND METHODS FOR PROVIDING LOAN

MANAGEMENT FROM CASH OR DEFERRED

INCOME ARRANGEMENTS

Filed:

March 6, 2002

Examiner:

Harish T. Dass

Group Art Unit:

3628

Confirmation No.:

7722

Customer No.:

27,623

Attorney Docket No.:

0001815USU (formerly: 11559-003-999)

Mail Stop RCE COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandria, VA 22313-1450 OCT 1 2 2004

GRUUP 3600

REQUEST FOR EXTENSION OF TIME

Dear Sir:

This is a petition for extension of time for a total period of two (2) months.

Based on the extension requested, the extended period for response will expire on October 6, 2004.

A check in the amount of \$215.00, the prescribed fee for Small Entity Status, is enclosed with this Petition. The Commissioner is hereby authorized to charge any fees or credit any overpayment to Deposit Account No. 01-0467. A duplicate copy of this Request is enclosed.

October 5, 2004

Date

Dwight H. Renfrew, Jr., Esq.

Reg. No. 38,594

Attorney for Applicant(s)

Respectfully submitted,

Ohlandt, Greeley, Ruggiero & Perle, L.L.P.

One Landmark Square, 10th Floor

Stamford, CT 06901-2682 Telephone: (203) 327-4500

Telefax: (203) 327-6401

10/08/2004 MAHMED1 00000088 10092279

02 FC:2252

215.00 OP